

ABSTRACT OF THE DISCLOSURE

Systems and methods are described for processing mortgage payments. In one embodiment, the method includes receiving a fixed payment for the mortgage, such fixed payment being based on an initial interest rate, with the initial interest rate serving as a maximum interest rate; determining a principal and interest payment amount based on a revised interest rate, the revised interest rate not exceeding the maximum interest rate; determining a difference between the fixed payment and the determined principal and interest amount, so that any difference may prepay the mortgage.